


**Nationwide®**

# Nationwide Retirement Solutions

## Plan Sponsor Election of CARES Act Provisions

Page 1 of 1

Phone: 877-496-1630 • nrsplan@nationwide.com

This form is to be used to elect Plan provisions made available under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

### 1. Plan Information

 Plan Number: 0038192001 Plan Name: City of Murrieta

### 2. Plan Type(s) (select all that apply)

☐ ALL ☒ 457(b) ☐ 401(k) ☐ 401(a) ☐ 403(b) ☐ Other: \_\_\_\_\_

### 3. Election of Provisions (select all that apply)

#### ☒ Coronavirus-Related Distributions

A coronavirus-related distribution is available to participants who have been impacted by COVID-19 and otherwise may not be eligible for a distribution under the terms of the Plan.

- Participants may take up to \$100,000.00 across all Plans controlled by this employer between January 1, 2020 and December 31, 2020
- Distributions per participant may not exceed 100% of their total vested balance(s)
- Participants must self-certify they meet at least one of the following qualifications:
  - They have been diagnosed with the virus SARS-CoV-2 or with coronavirus disease 2019 (COVID-19) by a test approved by the Centers for Disease Control and Prevention
  - They have a spouse or dependents diagnosed with such virus or disease by such a test
  - They have experienced adverse financial consequences stemming from such virus or disease as a result of: being quarantined, furloughed, laid off, reduced work hours, unable to work due to lack of child care, closing or reduction of hours of a business owned or operated by the individual
- 10% early withdrawal tax may be waived
- Ordinary income tax may be paid in equal installments over a three-year period, beginning in tax year 2020
- Participants may repay distributions, exclusive of contribution limits, within the three-year period

#### ☒ Enhanced Loans

If this Plan doesn't currently permit loans, you will need to contact Nationwide for assistance setting up a loan program for your Plan.

For a 180-day period beginning March 27, 2020 and ending September 23, 2020, the Plan may offer loans to participants who are impacted by COVID-19. The terms of the loan differ from traditional loans:

- Increases current retirement Plan loan limits to the lesser of \$100,000 or 100% of the participant's vested account balance.
- Participants have the option to suspend loan repayments until at least January 1, 2021. Loan interest will continue to accrue during the suspension of payments.
- Participants must self-certify they meet at least one of the following qualifications:
  - They have been diagnosed with the virus SARS-CoV-2 or with coronavirus disease 2019 (COVID-19) by a test approved by the Centers for Disease Control and Prevention
  - They have a spouse or dependents diagnosed with such virus or disease by such a test
  - They have experienced adverse financial consequences stemming from such virus or disease as a result of: being quarantined, furloughed, laid off, reduced work hours, unable to work due to lack of child care, closing or reduction of hours of a business owned or operated by the individual

### 4. Authorization

I, as the Plan Sponsor or an authorized person acting on behalf of the Plan Sponsor for the above named Plan(s), elect the CARES Act provision(s) indicated above.

I understand that Nationwide will waive the payment of non-systematic RMDs due in 2020 per the CARES Act unless a participant contacts Nationwide and requests to receive their RMD.

- If the Plan would like a different arrangement for RMD distributions, please contact your Nationwide representative. Nationwide will update your Plan documents (if applicable) to reflect the above changes.

#### Authorized Signer:

 Printed Name: Deona Knight

Signature:

 DocuSigned by:  

 Date: 4/28/2020 | 1:03 PM EDT

**NOTE: Adobe Signature is not permitted.**

## Certificate Of Completion

Envelope Id: DAE3A4DCF30A454FAC9321C8BC902BE4

Status: Completed

Subject: Please DocuSign: NRF-0743AO Public Plan Sponsor CARES Act Elections Form

Custom Field: COVID-19

Custom Field: Public or Private: Public

FILENET\_COC\_CONSUMER\_ID: SOA\_COC\_NF

Source Envelope:

Document Pages: 1

Signatures: 1

Envelope Originator:

Certificate Pages: 5

Initials: 0

Gayle Somers

AutoNav: Enabled

10 West Nationwide Blvd.

Envelopeld Stamping: Enabled

Columbus, OH 43215

Time Zone: (UTC-05:00) Eastern Time (US & Canada)

somersg@nationwide.com

IP Address: 24.43.97.11

## Record Tracking

Status: Original

Holder: Gayle Somers

Location: DocuSign

4/28/2020 1:01:50 PM

somersg@nationwide.com

## Signer Events

Deona Knight

dknight@murrietaca.gov

Security Level:

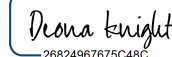
DocuSign.email

ID: 1

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## Signature

DocuSigned by:



26824967675C48C...

Signature Adoption: Pre-selected Style

Using IP Address: 24.43.97.11

## Timestamp

Sent: 4/28/2020 1:01:52 PM

Viewed: 4/28/2020 1:02:11 PM

Signed: 4/28/2020 1:03:27 PM

## Electronic Record and Signature Disclosure:

Accepted: 4/28/2020 1:02:11 PM

ID: 9a496b94-051d-4401-8431-b57278bc6f94

## In Person Signer Events

## Signature

## Timestamp

## Editor Delivery Events

## Status

## Timestamp

## Agent Delivery Events

## Status

## Timestamp

## Intermediary Delivery Events

## Status

## Timestamp

## Certified Delivery Events

## Status

## Timestamp

## Carbon Copy Events

## Status

## Timestamp

Nationwide Retirement Plans

nrsplan@nationwide.com

Security Level: Email, Account Authentication (None)

## Electronic Record and Signature Disclosure:

Not Offered via DocuSign

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## Witness Events

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## Notary Events

## Signature

## Timestamp

## Envelope Summary Events

## Status

## Timestamps

Envelope Sent

Hashed/Encrypted

4/28/2020 1:03:28 PM

Certified Delivered

Security Checked

4/28/2020 1:03:28 PM

| Envelope Summary Events                    | Status           | Timestamps           |
|--|------------------|----------------------|
| Signing Complete                           | Security Checked | 4/28/2020 1:03:28 PM |
| Completed                                  | Security Checked | 4/28/2020 1:03:28 PM |
| Payment Events                             | Status           | Timestamps           |
| Electronic Record and Signature Disclosure |                  |                      |

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To contact us by phone call: 1-800-772-2182

To contact us by email send messages to: [rprivate@nationwide.com](mailto:rprivate@nationwide.com)

**To advise Nationwide Retirement Plans of your new e-mail address**

To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, you must send an email message to us at [rprivate@nationwide.com](mailto:rprivate@nationwide.com) and in the body of such request you must state: your previous e-mail address, your new e-mail address. We do not require any other information from you to change your email address.

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|                      |   |
|----------------------|---|
| Operating Systems:   | Windows® 2000, Windows® XP, Windows Vista®; Mac OS® X   |
| Mobile Applications: | Apple iOS® 8.0 and above; Android™ 4.0 and above; Windows 8.1 and above; Windows 10; Windows Phone 8.1  |
| Mobile Web Signing:  | Apple iOS® 7.0 or above. Android™ 4.0 or above  |
| Browsers:            | Latest stable release (except where noted) of Internet Explorer® (8.0 or above, compatibility mode is supported only for 9.0 and above); Windows Edge; Mozilla® Firefox®, Safari™; Google Chrome®. Pre-release (e.g., beta) versions of operating systems and browsers are not supported. |

|                            |  |
|----------------------------|--|
| PDF Reader:                | Acrobat® or similar software may be required to view and print PDF files |
| Screen Resolution:         | 1024 x 768 minimum   |
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